

**From:** O'Connor, Jerry  
**Sent:** Thursday, July 23, 2009 3:57 PM  
**To:** Koppikar, Vivek  
**Subject:** RE: 09/702489  
Looks good, I'd say go with that...

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**From:** Koppikar, Vivek  
**Sent:** Thursday, July 23, 2009 2:28 PM  
**To:** O'Connor, Jerry  
**Subject:** 09/702489

I was wondering if you could take a look at this Reasons for Allowance and tell me what you think because as I stated earlier if I have not allowed a case based on a combination of numerous features not taught in the prior art. I have highlighted the most relevant sections:

1) With regard to Claim 1, the prior art does not fairly teach the combination of the following features:

a server computer in network communication with said user computer, said server computer including memory and a plurality of instructions, a first portion of said plurality of instructions enabling said server computer to generate an initial inquiry and send said initial inquiry to said user computer for interaction with the user, with said initial inquiry relating to specifics of a potential ministry or religious institution insurance policy including information regarding activities including at least one of camps, schooling, daycare, counseling programs, and foreign mission operations, a second portion of said plurality of instructions enabling said server computer to receive said input information from said user and to generate an additional inquiry including information about volunteers participating in said activities and send said additional inquiry to said user computer for interaction with the user, with said additional inquiry being based at least in part on said input information, a third portion of said plurality of instructions enabling said server computer to receive further input information from said user computer and calculate at least one of a quote and a rate for a ministry or religious institution insurance policy, including ministry-specific coverages, based on said input information and said

further input information, a fourth portion of said plurality of instructions enabling said server computer to issue a policy for one of ministries and religious institutions containing ministry-specific coverages and premium billing information based on said input information and said further input information; and a fifth portion of said plurality of instructions enabling said server computer to generate a communication from the server computer that, when received by the user computer, causes the user computer to determine if the user is an insurance agent, and when the user is determined to be an insurance agent then generates a series of menus, at least one of the menus including a user edit screen enabling the agent to edit, save, and retrieve stored said input information and said further input information.

Re-creation of this invention from US Patent Number 4,567,359 to Lockwood in view of "Insurance Services of America" in view of "Volunteers Insurance Service" in view of US Patent Number 6,144,959 to Anderson in view of US Patent Number 4,831,526 to Luchs requires hindsight to re-create the invention and there is insufficient motivation in all of these references to re-create the invention. Re-creation of the this invention requires several modifications of the Lockwood patent reference and this re-creation is not fairly taught nor suggested by the prior art nor is this re-creation possible without using hindsight and using the instant invention as a template to re-create the instant invention.

2) With regard to Claim 2, the prior art does not fairly teach the combination of the following features:

generating a communication from the server computer that, when received by the user computer, causes the user computer to determine if the user is an insurance agent; generating an initial inquiry on the server computer and sending the initial inquiry to the user computer to be displayed for interaction with a user, with the initial inquiry relating to specifics of a potential ministry or religious institution insurance policy that includes ministry-specific coverages including information regarding activities including at least one of camps,

schooling, daycare, counseling programs, and foreign mission operations;

receiving the input information from the user, generating an additional inquiry including information about volunteers participating in said activities, and sending the additional inquiry to the user computer for interaction with the user, with the additional inquiry being based at least in part on the input information, and when the user is determined to be an insurance agent generating a series of menus, at least one of the menus including a user edit screen enabling the agent to edit, save, and retrieve stored input information; receiving further input information from the user computer in response to the additional inquiry and calculating at least one of a quote and a rate for a ministry or religious institution insurance policy containing ministry-specific coverages based on the input information and the further input information; and issuing said policy for one of ministries and religious institutions containing ministry-specific coverages and related billing information based on said input information and said further input information.

Re-creation of this invention from US Patent Number 4,567,359 to Lockwood in view of "Insurance Services of America" in view of "Volunteers Insurance Service" in view of US Patent Number 6,144,959 to Anderson in view of US Patent Number 4,831,526 to Luchs requires hindsight to re-create the invention and there is insufficient motivation in all of these references to re-create the invention. Re-creation of the this invention requires several modifications of the Lockwood patent reference and this re-creation is not fairly taught nor suggested by the prior art nor is this re-creation possible without using hindsight and using the instant invention as a template to re-create the instant invention.

3) With regard to Claim 3, the prior art does not fairly teach the combination of the following features:

generating a communication from a server that, when received by a user computer, causes the user computer to determine if a user is an insurance agent;

collecting quote related input information including information regarding activities including at least one of camps, schooling, daycare, counseling programs, and foreign mission operations on a user computer and sending said quote information to said server;

receiving and storing said quote information on said server, and when the user is determined to be an insurance agent generating a series of menus, at least one of the menus including a user edit screen enabling the agent to edit, save, and retrieve stored input information;

invoking a rate calculator on said server and calculating rates based on said quote information;

storing said calculated rates with said quote information on said server; and

generating a communication to cause displaying of a quote document for one of ministries and religious institutions on the user computer based on said quote information and said calculated rates.

Re-creation of this invention from US Patent Number 4,567,359 to Lockwood in view of "Insurance Services of America" in view of "Volunteers Insurance Service" in view of US Patent Number 6,144,959 to Anderson in view of US Patent Number 4,831,526 to Luchs requires hindsight to re-create the invention and there is insufficient motivation in all of these references to re-create the invention. Re-creation of the this invention requires several modifications of the Lockwood patent reference and this re-creation is not fairly taught nor suggested by the prior art nor is this re-creation possible without using

hindsight and using the instant invention as a template to re-create the instant invention.